



United States Attorney's Office
District of Columbia

Ronald C. Machen Jr.
United States Attorney

NEWS RELEASE

FOR IMMEDIATE RELEASE
Friday, July 2, 2010

USAO Public Affairs
(202) 514-6893
www.usdoj.gov/usao/dc

Two Indicted for Fraudulently Causing \$1.6 million in Mortgage Losses

—indictment alleges twenty area homes targeted as part of the scheme—

WASHINGTON - A ten count indictment was unsealed today, charging Orpel Tucker, also known as Orpel Sanders, 41, of Washington, D.C., and Tania Firmani, 43, of Chesapeake Beach, Maryland, on charges of conspiracy to commit bank fraud and mail fraud, and, for Orpel Tucker, further charges of bank fraud, mail fraud, and wire fraud, announced U.S. Attorney Ronald C. Machen Jr., Daniel S. Cortez, Inspector in Charge, Washington Division, U.S. Postal Inspection Service, Kenneth M. Donohue, Inspector General of the U.S. Department of Housing & Urban Development, and Shawn Henry, Assistant Director in Charge of the FBI's Washington Field Office. The indictment also includes forfeiture allegations.

The indictment alleges that the co-conspirators used twenty houses (almost exclusively in the District of Columbia) to defraud banks and other mortgage lenders. As a result of the fraud, the lenders lost more than \$1.6 million, according to the indictment. The scheme is said to have started with the co-conspirators recruiting straw buyers who were not qualified to purchase residential real estate; the co-conspirators arranged for mortgage loans through forged documents and false information. The indictment charges that defendant Firmani accepted cashier's checks purporting to be from the buyers as the buyers' cash contribution although, in truth, they were funded by the lender's own money. The mortgage loans were further inflated by false appraisals, which falsely reported the conditions of the properties, stating that the properties were in good condition, when, in fact, they were not. According to the indictment, Defendant Firmani paid Defendant Tucker and others from illegally obtained bank/lender proceeds, often using fraudulent "invoices" which falsely stated that renovation work had recently been completed and that money was due at settlement although, in fact, no renovation work had been performed as stated. As a result of these false invoices, the defendant Firmani and other title companies turned over approximately \$1 million of fraudulently obtained loan proceeds to the defendant Tucker. The indictment further alleges that defendant Tucker rented out one or more properties through HUD's Section 8 housing subsidy program for low-income tenants, in spite of the property's uninhabitable conditions, and received thousands of dollars in rental payments from the D.C.

Housing Authority into bank accounts which she controlled.

An Indictment is merely a formal charge that a defendant has committed a violation of criminal laws and every defendant is presumed innocent until, and unless, proven guilty.

###